

**American General**  
Finance, Inc.  
A Subsidiary of American General Corporation

**FEDERAL  
DISCLOSURE  
STATEMENT**



LICENSED OFFICE  
GENERAL FINANCE, INC.  
ALABAMA ROAD

ALABAMA 36820

Account Number  
80529847

BORROWER(S) (NAME(S) & ADDRESS)  
POOL, JAMES E. WILLIE  
RT 2 BOX 611  
NOTASULGA AL 36866

Date of Loan	First Payment Due Date	Other Payments Due on Same Day of Each Month	Final Payment Due Date	Amount of First Payment	Amount of Balloon Payment	Amount of Other Payments	Total Number of Payments	Term of Loan	Late Charge
07/08/93	08/10/93		07/10/95	62.85		62.00	24		100

Amount Financed  
\$ 1156.67  
\$ 332.18  
\$ 25.39  
\$ 1488.85  
FINANCE CHARGE  
% ANNUAL PERCENTAGE RATE  
Total of Payments

AMOUNT FINANCED is the amount of credit provided to you or on your behalf. (Line 1 above)

FINANCE CHARGE is the dollar amount the credit will cost you. (Line 2 above)

ANNUAL PERCENTAGE RATE is the cost of your credit as a yearly rate. (Line 3 above)

TOTAL OF PAYMENTS is the amount you will have paid after you have made all payments as scheduled. (Line 4 above)

LATE CHARGE: If a payment is more than 10 days late, you will be charged 5% of the late amount, not to exceed the amount shown above and not less than \$.50. (Does not apply to interest bearing loans.)

REPAYMENT: If you pay off early, you

☐ may ☒ will not have to pay a penalty.

☐ may ☐ will not be entitled to a refund of part of the finance charge.

**SECURITY**

You are giving a security interest in:

☐ The goods or property being purchased

☐ Motor vehicle: 1 1980 Toyota Celica GT VIN#JT2RA44L5B6609044; American General  
☐ Other: 1 Snapper Mower; 1 Sherwood Stereo; 1 Sanyo 25" TV; American General

☐ You are giving a security interest in your real estate located at:

☐ The previous Mortgage or Deed of Trust is being retained as security on your loan.

ASSUMPTION: Someone buying your house may not assume the remainder of the mortgage on the original terms.

INSURANCE: Credit life insurance and credit disability insurance are not required to obtain credit and will not be provided unless you sign and agree to pay the additional cost. You understand that we anticipate profits from the sale of credit insurance and you consent thereto if you select such insurance. If a rescission period applies, there is no credit life coverage during the three day rescission period.

Type	Premium	Signature
Single Decreasing Term Credit Life	\$ N/A	I want single credit life insurance. Signature: _____ First Named Borrower
Joint Decreasing Term Credit Life	\$ N/A	We want joint credit life insurance. Signatures: _____ First Named Borrower _____ Second Named Borrower
Single Decreasing Term Credit Life & Single Disability	\$ 68.44	I want single credit life and disability insurance. Signature: <u>James E. Pool</u> First Named Borrower
Joint Decreasing Term Credit Life & Single Disability on First Named Borrower	\$ N/A	We want joint credit life and single disability insurance. Signatures: _____ First Named Borrower _____ Second Named Borrower

**CREDIT INSURANCE (LIFE AND DISABILITY) CANCELLATION OPTION**

CANCELLATION: If you desire to do so you may, without penalty or obligation, within fifteen days from the date of loan set forth above, cancel all or part of the credit insurance coverages by returning all credit insurance certificates received in connection with this loan to the office where the loan was made. Upon cancellation, a full rebate of all credit insurance premiums will be made.



AUB.4950.0287

## PERSONAL PROPERTY INSURANCE DISCLOSURE

You are not required to purchase or to have property insurance to secure this loan. If you choose to have such insurance and the amount financed and value of the property exceeds \$300, you may obtain property insurance from anyone you want. You should consider any homeowner's or other insurance which you may already have when deciding to purchase property insurance with this loan.

Within 15 days of purchasing property insurance on this loan and providing you have no claims, you may obtain a full refund of the cost of the insurance by surrendering your policy or by making a written request to this office for cancellation of the policy.

If you get property insurance from or through the creditor, it will be for a term of 24 months and you will pay \$ 36.60.

I/We want property insurance.

James E. Pool Signature  
Wm. Lee Pool Signature

You may obtain physical damage insurance from anyone you want or provide it through an existing policy, provided the insurance company is acceptable to the creditor and the amount financed and value of the property exceeds \$300. If you get physical damage insurance from or through the creditor, it will be for a term of N/A months and you will pay \$ N/A.

See your contract documents for any additional information about non-payment, default, any required repayment in full before the scheduled date, and prepayment refunds and penalties.

I/We have received a copy of this Federal Disclosure Statement.

James E. Pool First Named Borrower  
Wm. Lee Pool Second Named Borrower (if applicable)  
7-8-93 Date  
7-8-93 Date

01-00002 (D-F-H-I-L-N) ALABAMA MINI-CODE AND INTEREST AND UBRU (2-83)